

Notice of References Cited	Application/Control No. 09/866,730	Applicant(s)/Patent Under Reexamination HAYS, DAVID ALLEN	
	Examiner Elda Milef	Art Unit 3628	Page 1 of 1

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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	C	US-			
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*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
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	X	Beidl, Richard A. "The Virtual Mortgage Bank: How Technology Is Toppling Traditional Barriers". 1999 TowerGroup, Needham, MA USA, June 1999 (15 pages).

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.